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 **Dorsetlettings**.co.uk





why do **you** need a letting agent?

Letting a property is not quite as straightforward as it might seem. Finding a suitable tenant, collecting rent and managing a tenancy can be complex and time consuming.

The letting industry operates within a strict legal and regulatory framework which embraces property law, health and safety law (including fire, electrical and gas regulations), The Housing Act, The Landlord and Tenant Act as well as general commercial and civil law. This framework is designed to protect landlords and tenants and ensure fairness.

In the event of a dispute between landlord and tenant or where a landlord needs to take possession of a property, there are often set statutory procedures laid down. If the procedures are not followed diligently, the landlord's position could be compromised.

Employing a reputable, experienced letting agent offers the landlord relief from this burden of responsibility and peace of mind.



choosing the **right** agent

The first criterion used by many landlords when choosing a letting agent is the commission charged. This is often ill conceived. Invariably, as the price comes down, so does the quality of service. In this business, where in most cases a landlord's most valuable asset is involved, quality of service is paramount.

Key questions to consider when choosing an agent:

▶ Is the agent ARLA licensed?

ARLA, The Association of Residential Letting Agents, is the industry's governing body which sets policies and promotes industry standards and best practice. Licensed ARLA agents must comply with ARLA's regulations and strict code of practice.

▶ Does the agent have ARLA trained and qualified staff?

ARLA defines and controls the industry's training and examination programmes. The industry qualification, The Technical Award in Residential Lettings, comprises an exacting four part programme of study and examination. It is both comprehensive and demanding and it has greatly enhanced the status of the profession and the qualified individuals practicing within it.

▶ **Is the agent a member of a recognised ombudsman scheme?**

The Property Ombudsman (TPO) scheme provides a free independent service dealing with disputes between member agents and landlords or tenants of property in the UK. Member agents must follow The Property Ombudsman Letting Code of Practice, which sets out the framework within which member agents should operate and the standards of service they need to provide for both landlords and tenants.

▶ **Does the agent have sufficient industry experience to offer a truly professional service?**

How long has the agent been established? Do they understand the law and regulations relating to the industry?

▶ **Do they operate from high street shops that are visible and easily accessible to prospective tenants?**

▶ **Does the agent have an effective marketing programme to procure tenants?**

▶ **Do they have a comprehensive tenant referencing procedure?**

▶ **If they are managing the property, do they conduct regular checks and produce a report following each check?**



why **choose** Dorset Lettings?

▶ **Experts**

Dorset Lettings has been offering a high quality lettings and property management service since 1984. During this time we have developed an in-depth understanding of the regulations, the business and the local market.

▶ **Specialists**

Property letting is our only business. This allows us to concentrate on what we do best.

▶ **Independent**

We have dedicated owner management in every office. The result is a passionate desire to get things right and an uncomplicated decision making process, providing the flexibility to react quickly to any given situation.

▶ **Every Dorset Lettings office is ARLA licensed and a member of the TPO (The Property Ombudsman).**

▶ **ARLA trained and qualified staff in every office**

We are committed to continuous investment in developing the expertise of our people.

▶ **Comprehensive coverage of the county and its borders**

We use our network to market properties, offer tenants greater choice and find tenants for properties more quickly.

▶ **We are Dorset's leading letting agent**



our ethos

Simply, 'to be the best at what we do'

Our reputation has been built over the years on providing an ethical, friendly, reliable service.

Our roots are set in the farming heartland of rural Dorset, a community from which we continue to derive a significant proportion of our business. The company has subsequently evolved to become more cosmopolitan, providing inclusive coverage of the county and its borders from our office network, offering a broad range of properties, ranging from country cottages to contemporary town houses and modern flats.

Our commitment to exacting standards has been constant from the beginning.

The friendly, professional service, on which our reputation has been built, remains the cornerstone of our business. We are dedicated to continuing to drive standards to ensure that we provide landlords and tenants with the best possible quality service.

Ultimately the standard of our service is determined by the quality of our staff and working practices.



the team

Our staff are approachable, enthusiastic and conscientious. Our work environment is welcoming, upbeat and professional. We have a high staff to property ratio, ensuring sufficient resources to meet the needs of all our landlords and tenants.

All our property managers participate in the ARLA training programme with a view to qualifying for The Technical Award in Residential Lettings. We also operate an internal management training programme to meet specific company training needs.

We have a positive, pro-active approach to problem solving. Each team member is encouraged to take responsibility and resolve matters promptly.

We are Investors in People.



INVESTOR IN PEOPLE

working practices

Our working practices have evolved and been honed over 25 years industry experience. We continue to look for improvements and have recently invested in state of the art industry software to streamline the workload.

our services

We offer 3 levels of letting service:

① Tenant finding only

② Tenant find and rent collection

③ Full management

① Tenant finding only

Designed for landlords who prefer to manage their own property and be in direct contact with their tenants. We market the property, identify suitable tenants and make recommendations to the landlord. Once a tenant has been accepted by the landlord, we carry out comprehensive referencing. Assuming satisfactory replies have been received, we prepare a tenancy agreement for signature by both parties.

Prior to the start of the tenancy we collect one month's rent in advance and a deposit (normally equal to one and a half month's rent), which is held as security against repairs or cleaning required at the end of the tenancy or any monies outstanding (see page 9). If Dorset Lettings hold the deposit it is held in a separate client account and registered with The Tenancy Deposit Scheme.



Once funds clear, the balance of the rent, after our fees plus VAT have been deducted, is paid to the landlord. We also make arrangements for subsequent rent payments to be made direct to the landlord.

It is the landlord's responsibility to arrange the check-in. We recommend that a professionally prepared inventory and/or schedule of condition is used (see page 10). This can be arranged by Dorset Lettings. The landlord is also responsible for the management of the tenancy and the liaison with the tenant during the course of the tenancy.

N.B. It is a legal requirement for the landlord to provide an Energy Performance Certificate. This must be available before the property is marketed. Again this can be arranged by Dorset Lettings.

② Tenant find and rent collection

For landlords who live locally and prefer to manage the tenancy and property maintenance themselves but would rather not to get involved in the collection of rent or any financial matters arising. We provide the same service as for Tenant Finding Only but also deal with all aspects of the collection of rent during the tenancy. This includes chasing any late payments.

After the initial month's payment, the tenant is normally expected to pay rent monthly in advance on the 1st day of the

month (an adjusted payment is made for the balance of month two, if the tenancy does not start on the 1st day of the month). Once funds clear, we deduct our monthly commission plus VAT and pay the balance to the landlord by the 14th day of the month. A statement of account is sent to the landlord at the same time.

3 Full management

This service includes marketing the property, finding a suitable tenant and collection of rent (services 1 and 2), plus management of the tenancy and property maintenance.

We send a statement to the landlord by the 21st of each month, having made deductions from the rent collected for any maintenance costs and our commission plus VAT. At the start of the tenancy, where more than one month's rent in advance is taken, we hold a float (normally one month's rent) to cover any day-to-day repairs and maintenance. We account for the balance to the landlord shortly after the start of the tenancy.

Rent Guarantee is available to all landlords (subject to status) by separate arrangement.

** Winter lets **

Although the majority of our lets are for a minimum of six months, whatever the level of service, we also handle short-term winter lets (for up to 8 months) for owners who offer holiday lets during the summer.

managing the tenancy (Full management service)

Check-in

A detailed inventory/schedule of condition (see page 10) is completed before the check-in. This is generally collected from the office by the tenant, together with the keys and any operating instructions or manuals. Within a few days we conduct an initial visit and agree the inventory/schedule of condition with the tenant.



Council tax

Council tax is the responsibility of the tenant during the tenancy. We will notify the local authority of each change. When a property is unfurnished and unoccupied, the landlord has six months exemption from council tax.

Utilities

The appropriate companies are advised of a change of tenant and meter

readings. At the end of the tenancy, if the property is unoccupied, the landlord is responsible for any charges.

Telephone

Telephone companies will only deal with the customer using the service. All arrangements for service provision must therefore be made by the landlord or the tenant.

Fuel

Oil/Calor Gas/Log stocks are recorded at the start and at the end of the tenancy. The outgoing tenant is required to pay for any shortfall.

Mail

We recommend all new landlords and outgoing tenants to arrange for mail re-direction to their new address where appropriate. We cannot be responsible for collecting and distributing mail once a new tenant is in occupation.

Quarterly visits

Regular visits are conducted to ensure the property is being kept to an acceptable standard. A report is sent to the landlord following every visit. This is a vital part of our full management service. Our first visit is made soon after the tenant moves in and thereafter every quarter.

We visit more often than this if there are any problems or we suspect that a tenant is not looking after the property correctly. We only conduct visits for landlords who have a full management contract. We strongly advise other landlords to conduct their own visits.

Maintenance and repairs

The tenant is obliged to inform us of any problems during the tenancy. We also look for signs of problems during quarterly visits. We advise the landlord of maintenance issues and arrange for contractors as required.

The costs of day-to-day repairs and maintenance are normally deducted from rent. We usually ask for authority to spend up to £100 on general repairs without prior consultation with the

landlord. For more significant repairs we will obtain quotations and consult the landlord before proceeding.

In the event of an emergency we are often obliged to act on the landlord's behalf without prior consultation. Under these circumstances we reserve the right to take, at the landlord's expense, whatever reasonable steps we feel are necessary to safeguard the tenants and protect the landlord's interests.



Check-out and change of tenancy

We conduct a thorough inspection and update the inventory/schedule of condition. We deal with any issues arising and, if necessary, charge the tenant for any recompense from the deposit. Our objective is always to part with the tenant on the best of terms without compromising the interests of the landlord.

Serving notice during the tenancy

Notice may be served at any time during a tenancy, but a tenancy cannot be brought to an end until the fixed term expires unless it is agreed by mutual consent. The Notice period is a minimum of two months from the landlord and a minimum of one month from the tenant.

Rent increases

This is normally discussed towards the end of the first year of a tenancy and annually thereafter. If an increase is thought to be unreasonable, it can be challenged by the tenant.

Rent arrears (Full management/Tenant find and rent collection services)

Rents are normally paid by standing order on the first of each month. However problems can arise due to a tenant's changed financial circumstances, forgetfulness or a mistake by the bank. We monitor late payments and arrears carefully, informing the landlord as soon as a problem becomes apparent and try to obtain payment as soon as possible. Usually we secure payment promptly or during the course of the month and pay the landlord. If late payments become habitual or if arrears accrue, it may be necessary for the landlord to instruct his solicitor to take the appropriate legal action. We can do this on the landlord's behalf.

Tenant eviction

Our referencing procedure helps to ensure that the need to issue eviction proceedings is very rare. However, where Dorset Lettings in managing a property has done everything possible to resolve a situation but without success, then the landlord must pursue the matter through the due process of law. Unfortunately, this process can take several months and although the landlord may be awarded costs and rent arrears he will almost certainly be involved in some expense.

Insurance claims

Dorset Lettings will handle simple claims on the instruction of the landlord as part of the full management service. If however we are involved in a substantial amount of work, obtaining

estimates, supervising repair work etc. then we will charge for our time at our prevailing hourly rate.

Legal

We are competent in all legal aspects of the business including the preparation of appropriate tenancy agreements and serving statutory notices as necessary. We also retain a specialist law firm to provide specific advice when needed.



other services

Block management

We also provide a full Block Management service. See separate brochure for details.

Buy-to-let

Buy-to-let has become a popular investment during recent years.

We offer a full Buy-to-Let consultancy service, which includes advising on properties, locations, rental values and finance. We also, from time to time, have landlord properties for sale.

Property refurbishment

For landlords wishing to refurbish a property, we offer an inclusive project management service. We have broad experience of property refurbishment and can call upon our extensive pool of contractors.

the letting process

Landlord contract

Once the landlord has agreed to allow Dorset Lettings to market the property, we draw up a contract which details the arrangement and our terms and conditions.

Marketing

Dorset Lettings features prominently throughout the county in local newspapers and magazines, on property websites, through sponsorship of local events and in search engines and publications. Property particulars are featured in our window, on our website, on the leading property portals and, where appropriate, in local newspapers. Summary details are also included on our property lists, which are circulated to all offices, widening the scope of prospective tenants.



We are also in regular contact with relocation agents and local employers looking to place people starting work in the area.

Enquiries are dealt with face to face, via the telephone, website, e-mail and text. Each prospective tenant is registered to enable prompt, targeted property matching.

Tenants

There are a wide variety of tenants looking to rent properties. Individuals and couples setting up home for the first time,

people relocating due to a change of job, couples separating, people selling their home to release capital or families looking for a second home in the country. Tenants come from all walks of life, from all over the UK and from overseas.

When considering suitable tenants, our prime concerns are to ensure that the rent will be paid reliably and that the property will be looked after.

Children, pets and smokers

Children, pets and smokers are only allowed with the landlord's permission. However it should be remembered that restrictions can limit the number of prospective tenants.

Most tenants who smoke agree to only do so outside.

Housing benefit

A tenant in receipt of housing benefit can be accepted at the landlord's discretion, subject to the tenant providing a suitable guarantor with an income of at least three times the annual rent.

Comprehensive tenant referencing

Once a tenant has been accepted by the landlord we check the tenant's identity and proof of residence and instigate a comprehensive referencing procedure. This includes a credit check and obtaining references from the employer (accountant and trade references if self-employed), and the previous

landlord (or agent), if the tenant is renting. Many letting agents employ third party agencies for referencing. We use a specialist company for credit checks. Other references are undertaken by our staff (except when rent guarantee is involved, when the insurer takes up references). This provides quality control of a critical aspect of the job.

Before a tenant is accepted, references must be suitable and income criteria met. Where a guarantor is required, separate references will be taken.

Tenancy agreements

An Assured Shorthold Tenancy (for tenancies covered by The Housing Act) is the most common tenancy. This gives the landlord a mandatory right of re-possession at the end of the agreed term and offers flexibility to both landlord and tenant. Other tenancies, including company lets and winter lets are outside the jurisdiction of The Housing Act. The appropriate tenancy agreement is drawn up in each case.

Deposits

A deposit, normally equivalent to one and a half months rent, is taken at the outset of the tenancy to cover damage, missing items, cleaning and any outstanding monies due at the end of the tenancy.

It is a legal requirement for any such deposit held under an Assured Shorthold Tenancy (The Housing Act tenancy) to be

registered with a government approved Tenancy Deposit Protection Scheme. Dorset Lettings is a member of The Tenancy Deposit Scheme (TDS).

For fully managed properties, the deposit is registered with the TDS and held by Dorset Lettings as stakeholder in a separate account. No interest is paid to landlords or tenants on deposits. We are happy to administer and hold deposits in the same way for tenant find only and tenant find and rent collection properties, but we do not negotiate the return of the deposit.

The deposit is released following the check-out, once the landlord and tenant have agreed to the amount to be returned to each party, after taking into account any deductions. Payment of the deposit is made within ten working days of written consent being received from both parties.

If the deposit return cannot be agreed, the matter would be the subject of a dispute which would be decided by The Dispute Service, the organisation which administers the Tenancy Deposit Scheme.



matters to consider **before letting a property**

Landlord responsibilities

The landlord has statutory obligations under Section 11 of the Landlord and Tenant Act 1985 to repair and maintain in good working order the installations, appliances and equipment for gas, water, electricity, drainage and for heating water and space within the property.

It is our duty as Managing Agents to ensure that these obligations are fulfilled on behalf of the landlord and we must put essential repairs in hand without delay.

Permissions required

All owners of a property, as shown on the Land Registry, must give permission to let the property and sign the contract with Dorset Lettings before the property can be marketed and a tenancy can proceed.

If a property is mortgaged, the landlord must obtain the lender's permission to let the property. The landlord must also inform Dorset Lettings of any conditions that the lender sets when agreeing to the let.

Insurance

The landlord is responsible for insuring the buildings and the contents, other than the contents introduced by the tenant (for which the tenant is responsible for arranging insurance). The landlord should advise the insurance company that the property will be let to ensure continuity of cover and inform us of any specific conditions their insurer may impose,

e.g. maximum period during which the property may be left unoccupied whilst remaining covered by insurance.

The landlord should also ensure that they have public liability cover.

Although our tenant referencing procedure is thorough, we cannot guarantee that problems will not arise. Redundancy, illness and separation are just some examples of how a change of circumstance can affect a tenant's ability to pay rent. Other problems can occasionally arise which may result in the need to evict the tenants.

A comprehensive range of insurance products is available at competitive rates, including rent guarantee, legal protection and building and contents. Please ask for further details.

Furniture

Most properties are let unfurnished as the majority of tenants own their own furniture. This is not to say that there is no demand for furnished properties. If it is more convenient for the landlord to offer the property furnished, we would recommend removing any valuable or personal items.

Inventory/schedule of condition

An inventory records the landlord's contents in the property (furnished properties). A schedule of condition records the detailed state and cleanliness of the property.

These are the essential tools which define any loss or damage during a tenancy and provide records as evidence in the event of a dispute.

Most disputes occur at the end of the tenancy. Cleanliness (in particular kitchens, ovens and bathrooms), loss, damage and the condition of the garden are typical causes.

If a dispute cannot be settled amicably and goes to arbitration (with The Dispute Service) or to the courts, the inventory and/or schedule of condition are usually the key documents used as evidence. If a record is unclear or inadequate, an arbiter or judge is likely to rule in favour of the tenant.

Many landlords and agents are happy to rely on a scant, sketchy inventory and/or schedule of condition to save money. This is a serious misjudgment.

Dorset Lettings procures an accurate, comprehensive inventory/schedule of condition at the start of each tenancy. This is updated at the end of each tenancy. It will include a meticulous record of every room (noting all defects, scuffs, marks and damage) and a summary of the garden's condition, with photographs to support the commentary where necessary.

Tenants' rights

Tenants pay for exclusive possession of a property during a tenancy and are entitled to 'quiet enjoyment', that is to live there without interference from the landlord or anyone else. The landlord cannot enter the property without the tenant's permission or harass the tenant in any way.

Fair wear and tear

The tenant is entitled to reasonable fair wear and tear whilst occupying a property (which would include minor scuffs, marks and the odd small paint chip but not multiple paint chips, burn marks or carpet stains).

We define fair wear and tear as: 'Evidence of day-to-day use as would be expected to occur under normal circumstances during the occupancy of a property by the number of tenants agreed to by the landlord.'

Where children and pets are permitted, additional wear and tear should be expected. The tenant is paying rent for normal usage of the property. However, the property must be left as clean, and the garden left as tidy, as they were at the start of the tenancy.

Central heating

It is recommended that a maintenance contract is taken out for central heating.

Empty property

The landlord is responsible for the property if it is unoccupied between tenancies. Landlords should check their insurance provision under these circumstances. During the winter it is advisable to maintain heating of the property to protect against damp and burst pipes. We are happy to check properties on behalf of landlords and make any arrangements. If this additional service is required, instructions should be provided in writing. The charge for the service is £30/hour + VAT.

Income tax

Landlords are required to keep records and submit a self-assessment tax return to HMRC, providing details of the rental income and any deductible expenses, including mortgage interest, letting agency fees and accountancy fees.

Any landlord residing abroad must apply to the Inland Revenue for authorisation to receive gross rental income (without tax deducted). This permits Dorset Lettings to pay all rent (after deduction of fees plus VAT and maintenance costs) to the landlord. In the absence of authorisation, Dorset Lettings are legally obliged to withhold income tax on all rent at the standard rate. Where a landlord is classed as a UK resident for tax purposes, it is not necessary for us to retain any income tax.

property preparation

Property Presentation

The lettings market is becoming increasingly competitive. Property companies and professional Buy-to-Let investors have raised quality standards and tenants are becoming more discerning.

It is therefore crucial for all landlords to consider the general standard of their properties and the facilities being offered, in particular the age and condition of kitchens, bathrooms and carpets and the general decorative condition. For long-term landlords, we would recommend setting aside a budget to improve and/or maintain the standard of presentation.

We can advise on presentation and necessary refurbishment.

Cleaning

Before the initial tenancy starts, if necessary, we arrange for the property to be professionally cleaned. This can include carpets, curtains, windows and chimneys. The initial cost would be charged to the landlord. The outgoing tenant is responsible for subsequent cleaning.

Garden

The garden should be weed free and tidy at the start and at the end of each tenancy. It is the tenant's responsibility to maintain the garden whilst occupying a property, as per the schedule of condition. For large gardens or those with a significant number of trees, hedges or shrubs; if a landlord is concerned, we would recommend that a gardener is employed. The allocation of costs can be agreed between landlord and tenant at the outset.

